

**Exhibit B**

**Timeline of Key Events and Damages**

### **TIMELINE OF KEY EVENTS – ALLY BANK**

September 23, 2024: Plaintiff specially endorses original loan application at dealership.

September 27, 2024: Forged contract created and submitted to Ally Bank by dealership.

September 28, 2024: Loan date confirmed by Ally rep in recorded call (Nov 12).

October 01, 2024: Plaintiff signs a new contract, never submitted to Ally Bank.

October 31, 2024: Certified Affidavit of Truth sent to Ally (Registered Mail RE 348 814 064 US), demanding full accounting and debt validation.

November 01, 2024: Affidavit of Truth sent to Ally via certified mail.

November 12, 2024: Ally rep confirms account is flagged for fraud (recorded call).

December 09, 2024: Certified letter mailed to Ally (USPS RF 348 814 064 US).

January 15, 2025: First CFPB complaint filed (Case #250115-17993884).

January 21, 2025: Plaintiff calls Ally after loan documents are removed from online account.

January 24, 2025: Plaintiff forced to purchase a second vehicle due to ongoing collection and repo threats.

January 24, 2025: Recorded call with Ally rep attempting to coerce Plaintiff.

February 14, 2025: Second CFPB complaint filed (Case #250214-18766597).

February 19, 2025: Dealership refund of \$4,072 received by Ally from warranty cancellation.

February 20, 2025: Ally applies refund to backdated payments without authorization (recorded call).

March 03, 2025: Civil lawsuit filed in Michigan Circuit Court against Morrie's.

March 17, 2025: Call with Federated Insurance (Morrie's insurer) – Larry Mushkin.

March 19, 2025: 43-minute recorded call with Ally fraud dept (Heath); Plaintiff offers lien release.

March 28, 2025: Updated demand letter and damages worksheet finalized.

April 01, 2025: Another collection email received from Ally.

April 09, 2025: Notice of attempted repossession on Plaintiff's property.

**April 11, 2025: Federal complaint against Ally Bank prepared for filing.**

**DAMAGES WORKSHEET – DAVID MIEDEL v. ALLY FINANCIAL INC.**

Category	Amount (\$)
Forgery & Loan Enforcement Damages	\$91,859.84
Emotional Distress and Reputational Harm	\$500,000.00
Credit Damage and Score Reduction (Denied Accounts, Limit Drops)	\$175,000.00
Forced Second Truck Purchase (Jan 24, 2025)	\$94,560.00
Loss of Use, Alternate Transport Costs	\$18,000.00
Legal Preparation Time – 185 hours @ \$300/hr	\$55,500.00
Collection Harassment and Repo Threats	\$250,000.00
Exemplary/Punitive Damages – Willful Misconduct	\$1,800,000.00
<b>TOTAL DAMAGES REQUESTED</b>	<b>\$2,984,919.84</b>